

DOCKET NO: 3350-106
FILE NO: 1158.41557X00
CLIENT REF: Kight + Ebill

ABSTRACT OF THE DISCLOSURE

A method of integrating presentment and payment of bills is provided. Bill information, representing a first bill of a first payee, but not a second bill of a second payee, for a payor is transmitted from the service provider to the payor via the communications network. A first payment instruction to pay the first bill based on the transmitted bill information, and a second payment instruction to pay the second bill which was not transmitted to the payor by the service provider, are received at the service provider via the communications network. Payment of the first bill to the first payee is initiated by the service provider based on the received first payment instruction. Payment of the second bill to the second payee is initiated by the service provider based upon the second payment instruction.